

Exhibit E

Homecomings Financial
A GMAC Company

3/23/2009

MICHAEL A KARMAZYN
KRISTIN E KARMAZYN
5153 S UKRAINE ST
AURORA CO 80015-6561

Re: Loan Number 4090

Property 5153 SOUTH UKRAINE STREET
AURORA CO 80015

Dear MICHAEL A KARMAZYN and KRISTIN E KARMAZYN:

This Repayment Agreement, ('Agreement'), Made 3/23/2009, (the 'Effective Date'), between MICHAEL A KARMAZYN and KRISTIN E KARMAZYN and Homecomings Financial, LLC, ('Lender') and amends and supplements (1) the Mortgage, Deed of Trust to Secure Debt, (the 'Security Instrument'), dated 08/05/05 and (2) the promissory note ('Note') bearing the same date as , and secured by, the Security Instrument which covers the real and personal property described in the Security Instrument.

Borrower acknowledges that Lender is the legal holder and owner of the Note and Security Instrument and further acknowledges that if Lender transfers the Note, as amended by this Agreement, the transferee shall be the 'Lender' as defined in this Agreement.

In consideration for the mutual promises and agreements exchanged, the parties hereto agree as follows, (notwithstanding anything to the contrary in the Note or Security Instrument):

1. Payments must be received on or before the due date of Agreement or this Agreement will be null and void.

2. All payments must be mailed to:

Homecomings Financial, LLC
Attn: Payment Processing Center
3451 Hammond Avenue
Waterloo, IA 50702

3. There presently remains an outstanding indebtedness to the Lender pursuant to a note (the 'Note') and mortgage (the 'Mortgage') or equivalent Security Instrument executed on 08/05/05 in the original principal amount of \$294,500.00.

4. Lender has instituted foreclosure proceedings against the property securing the indebtedness which will continue to be in full force and effect until the default described herein are cured except as otherwise provided in this agreement.

5. Lender agrees to suspend foreclosure activity on the delinquent account provided that you execute and return this Agreement and the initial payment toward the delinquency in the amount of \$4000 no later than 03/20/09.

We will require you to make 3 payments at a modified payment amount. At the conclusion of the scheduled payments below, we will review your situation to determine the best option for resolving the remaining delinquency. Your payments are due and payable as follows:

Date	Amount:
03/20/09	\$ 4000
04/20/09	\$ 2035
05/20/09	\$ 2035

All payments remitted under this trial plan must be in the form of certified funds (cashier's check, money order, or Western Union Quick Collect)

6. If a notice of a new or subsequent Bankruptcy is filed during the payments, this Agreement will automatically be voided.

7. We will honor the Agreement if all of the described conditions and requirements are met. If at any time you fail to comply with any of the above-described conditions and requirements, this Agreement will be considered null and void and will resume foreclosure.

Please sign and return this Agreement by 03/20/09.

If the Agreement is cancelled, terminated, or rescinded for any reason, funds remitted will not be refunded and the Loan Modification will not be processed. Any funds received will be applied to the loan.

It is expressly understood and agreed that the default is not cured or waived by acceptance of any monies paid hereunder.

If you should have any questions, please contact me at 1-800-799-9250.

Loan Modification Department

Michael Karmazyn 3/30/2009 Kristin E Karmazyn 3/30/2009
MICHAEL A KARMAZYN Date KRISTIN E KARMAZYN Date

Upon receipt of the trial plan, we will also execute indicate our concurrence with this agreement.